

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <u>April L. Streeter</u>         | Social Security number or ITIN | xxx-xx-0956 |
|   | First Name Middle Name Last Name | EIN                            | --_-----    |
| Debtor 2  |                                  | Social Security number or ITIN | -----       |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --_-----    |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number: 17-10967-JNP                             |                                  |                                |             |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

April L. Streeter

4/9/20

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
April L. Streeter  
DebtorCase No. 17-10967-JNP  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 48

Date Rcvd: Apr 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 11, 2020.

db  
516596599 +April L. Streeter, 1004 Cinnaminson Ave, Palmyra, NJ 08065-1820  
516612971 +Apex Asset, 2501 Oregon Pike Ste, Lancaster, PA 17601-4890  
516596610 +++Capital One Auto Finance, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
516596611 Encore Receivable Management, Inc, 400 N. Rogers Road, P.O. Box 3330, Olathe, KS 66063-3330  
516596612 +Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241  
516596614 +Experian, PO Box 4500, Allen, TX 75013-1311  
516596618 +James Streeter, 1004 Cinnaminson Avenue, Palmyra, NJ 08065-1820  
516596616 +PSE&G, 80 Park Plaza, Newark, NJ 07102-4194  
516596617 +Palmyra Harbour CA, c/o Associa Mid-Atlantic, 2000 Harbour Drive, Palmyra, NJ 08065-1100  
516636482 +Palmyra Harbour Condominium Association, Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411  
516831447 +RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd, Suite 200, Charlotte, NC 28217-1930  
516596620 +Roundpoint Mortgage, 5016 Parkway Plaza Blvd, Ste 200, Charlotte, NC 28217-1930  
516973136 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
(address filed with court: STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY, DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245)  
516596621 +State of New Jersey Division of Taxation, PO Box 046, Trenton, NJ 08601-0046

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 10 2020 00:10:58 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 10 2020 00:10:56 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
cr +EDI: QTJORR.COM Apr 10 2020 03:43:00 Palmyra Harbour Condominium Assoc., c/o Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411  
516596600 +EDI: TSYS2.COM Apr 10 2020 03:43:00 Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801  
516596601 +E-mail/Text: taxcollector@boroughofpalmyra.com Apr 10 2020 00:11:24 Borough of Palmyra, Tax Office, 20 West Broad St, Palmyra, NJ 08065-1633  
516596602 +EDI: CAPITALONE.COM Apr 10 2020 03:43:00 Capital One, Po Box 30285, Salt Lake City, UT 84130-0285  
516596603 +EDI: CAPONEAUTO.COM Apr 10 2020 03:43:00 Capital One Auto Finance, Attn: Bankruptcy Dept, Po Box 30258, Salt Lake City, UT 84130-0258  
516613977 +EDI: AISACG.COM Apr 10 2020 03:43:00 Capital One Auto Finance,, c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347  
516778803 +E-mail/Text: bankruptcy@cavps.com Apr 10 2020 00:11:11 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
516596604 EDI: WFNNB.COM Apr 10 2020 03:43:00 Comenity Bank, Bankruptcy Dept., PO Box 182273, Columbus, OH 43218-2273  
516596605 +EDI: WFNNB.COM Apr 10 2020 03:43:00 Comenity Bank/Avenue, Po Box 182125, Columbus, OH 43218-2125  
516596606 +EDI: WFNNB.COM Apr 10 2020 03:43:00 Comenity Bank/OneStopPlus.com, Po Box 182125, Columbus, OH 43218-2125  
516596607 +EDI: WFNNB.COM Apr 10 2020 03:43:00 Comenity Bank/womnwt, Po Box 182125, Columbus, OH 43218-2125  
516596608 +E-mail/PDF: creditonebknofications@resurgent.com Apr 10 2020 00:18:00 Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873  
516596609 +E-mail/Text: egssupportservices@alorica.com Apr 10 2020 00:11:04 EGS Financial Care, inc., P.O. Box 1020, Dept 806, Horsham, PA 19044-8020  
516596613 +EDI: IRS.COM Apr 10 2020 03:43:00 Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346  
516812083 E-mail/PDF: resurgentbknofications@resurgent.com Apr 10 2020 00:18:07 LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
516758604 +EDI: MID8.COM Apr 10 2020 03:43:00 MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011  
516669597 EDI: NAVIENTFKASMSERV.COM Apr 10 2020 03:43:00 NAVIENT, C/O Navient Solutions, Inc., PO BOX 9640, Wilkes-Barre, PA 18773-9640  
516596615 +EDI: NAVIENTFKASMSERV.COM Apr 10 2020 03:43:00 Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500  
516831388 EDI: PRA.COM Apr 10 2020 03:43:00 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541  
516831448 EDI: PRA.COM Apr 10 2020 03:43:00 Portfolio Recovery Associates, LLC, c/o Commence Mastercard, POB 41067, Norfolk VA 23541  
516662687 EDI: Q3G.COM Apr 10 2020 03:43:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 48

Date Rcvd: Apr 09, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516596619 +E-mail/Text: BankruptcyMail@questdiagnostics.com Apr 10 2020 00:11:37 Quest Diagnostics,  
3 Giralda Farms, Madison, NJ 07940-1027  
516596622 EDI: RMSC.COM Apr 10 2020 03:43:00 Synchrony Bank, Attn: Bankruptcy Dept.,  
PO Box 965060, Orlando, FL 32896-5060  
516596623 +EDI: RMSC.COM Apr 10 2020 03:43:00 Synchrony Bank/ Walmart, PO Box 965024,  
Orlando, FL 32896-5024  
516596624 +EDI: RMSC.COM Apr 10 2020 03:43:00 Synchrony Bank/Amazon, Po Box 965064,  
Orlando, FL 32896-5064  
516596625 +EDI: RMSC.COM Apr 10 2020 03:43:00 Synchrony Bank/Care Credit, Po Box 965064,  
Orlando, FL 32896-5064  
516596626 +EDI: RMSC.COM Apr 10 2020 03:43:00 Synchrony Bank/Walmart, Po Box 965064,  
Orlando, FL 32896-5064  
516701141 EDI: WFFC.COM Apr 10 2020 03:43:00 Wells Fargo Bank N.A.,,  
d/b/a Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657  
516778054 EDI: WFFC.COM Apr 10 2020 03:43:00 Wells Fargo Bank, N.A., PO Box 10438,  
Des Moines, IA 50306-0438  
516596627 +EDI: WFFC.COM Apr 10 2020 03:43:00 Wells Fargo Dealer Services, Po Box 3569,  
Rancho Cucamonga, CA 91729-3569  
516596628 +EDI: WFFC.COM Apr 10 2020 03:43:00 Wells Fargo Financial, Po Box 94498,  
Las Vegas, NV 89193-4498

TOTAL: 33

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

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Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were transmitted to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(e).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 11, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 9, 2020 at the address(es) listed below:

Carrie J. Boyle on behalf of Debtor April L. Streeter cboyle@b-vlaw.com,  
cvitullo@b-vlaw.com;cjbefcf@gmail.com;kgresh@mpadlaw.com;tegner@mpadlaw.com;djamison@mpadlaw.com;l  
wood@mpadlaw.com;cgetz@mpadlaw.com;carrie.boyle@comcast.net;J.CR73128@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor Roundpoint Mortgage Servicing Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Thomas G. Egner on behalf of Debtor April L. Streeter tegner@mcdowelllegal.com,  
tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowellle  
gal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;egnertr62202@notify.bestcase.com  
Thomas J Orr on behalf of Creditor Palmyra Harbour Condominium Assoc. tom@torrlaw.com,  
xerna@aol.com;orrrtr87054@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7